

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Peter J. Comerota  
Stacy L. Comerota  
Debtors

Case No. 17-04046-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Peter J. Comerota, Stacy L. Comerota, 4885 Boyd Road, Brogue, PA 17309-9024
4973846	+ Amica Mutual Insurance Co, PO Box 6700, Providence, RI 02940-6700
5020543	+ FirstEnergy, 101 Crawfords Corner Rd, Bldg 1 Suite 1-51, Holmdel, NJ 07733-1976
4973862	+ Janet L Tyson Tax Collector, 12319 Canning House Rd, Felton, PA 17322-7987
4973868	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, Met-Ed, PO Box 16001, Reading, PA 19612-6001
4973865	+ Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
4973867	+ Memorial Hospital, PO Box 1280, Oaks, PA 19456-1280
4973870	#+ Muddy Creek Veterinary Service, 413 Ridge Road, Fawn Grove, PA 17321-9316
4973871	+ Nora C. Viggiano, Esquire, KML Law Group PC, 701 Market St Suite 5000, Philadelphia, PA 19106-1541
4973872	+ OSS Health, 1855 Powder Mill Road, York, PA 17402-4723
4973874	PA Emergency Physicians PLLC, PO Box 975213, Dallas, TX 75397-5213
4973875	#+ Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
4973876	+ PennWaste Inc., PO Box 3066, York, PA 17402-0066
4973878	+ Pinnacle Health Regional Physicians, PO Box 14099, Belfast, ME 04915-4034

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 19 2022 22:43:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Oct 19 2022 22:43:00	Capital One Auto Finance, a division of Capital On, P.O. Box 165028, Irving, TX 75016-5028
4973847	+ Email/Text: lnelson@arcmgmt.com	Oct 19 2022 18:37:00	ARC Mgmt Group LLC, 1825 Barrett Lakes Blvd, Suite 505, Kennesaw, GA 30144-7570
5013872	EDI: ATLASACQU	Oct 19 2022 22:43:00	Atlas Acquisitions LLC, 492C Cedar Lane Ste 442, Teaneck, NJ 07666
4973843	+ Email/Text: EBNProcessing@afni.com	Oct 19 2022 18:37:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
4973844	+ Email/Text: kristin.villneuve@allianceoneinc.com	Oct 19 2022 18:37:00	Alliance One, 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
4973845	+ Email/Text: bky@americanprofit.net	Oct 19 2022 18:37:00	American Profit Recovery, 34505 W 12 Mile Rd, Suite 333, Farmington, MI 48331-3288
5020804	+ EDI: WFNNB.COM	Oct 19 2022 22:43:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132

4973848	+ EDI: CAPITALONE.COM	Oct 19 2022 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4973849	+ EDI: CAPONEAUTO.COM	Oct 19 2022 22:43:00	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4976112	+ EDI: AIS.COM	Oct 19 2022 22:43:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City , OK 73118-7901
4976113	+ EDI: AISACG.COM	Oct 19 2022 22:43:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
4973850	+ Email/Text: info@phoenixfinancialsvcs.com	Oct 19 2022 18:37:00	Cascade Capital LLC, c/o Phoenix Financial Services LLC, 8902 Otis Ave STE 103A, Indianapolis, IN 46216-1009
4973851	+ Email/Text: tammy@reducecar.com	Oct 19 2022 18:37:00	Collection Bureau, of Ft Walton Beach Inc, PO Box 4127, Fort Walton Beach, FL 32549-4127
4973852	+ Email/Text: DATA@COLLECTIONCENTERIND.COM	Oct 19 2022 18:37:00	Collection Center, Attn Collections/Bankruptcy, Po Box 8666, Lancaster, PA 17604-8666
4973853	+ EDI: CONVERGENT.COM	Oct 19 2022 22:43:00	Convergent, PO Box 9004, Renton, WA 98057-9004
4973854	+ EDI: CCS.COM	Oct 19 2022 22:43:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
4973855	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2022 18:47:35	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
4973856	EDI: DIRECTV.COM	Oct 19 2022 22:43:00	DirecTV, PO Box 6550, Englewood, CO 80155
4973858	+ Email/Text: bknotice@ercbpo.com	Oct 19 2022 18:37:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
4973857	+ Email/Text: bankruptcydepartment@tsico.com	Oct 19 2022 18:37:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
4973859	EDI: AMINFOFP.COM	Oct 19 2022 22:43:00	Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
4973860	+ Email/Text: BankruptcyNotices@hughes.com	Oct 19 2022 18:37:00	HughesNet, PO Box 96874, Chicago, IL 60693-6874
4973861	EDI: IRS.COM	Oct 19 2022 22:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5014829	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 18:47:31	LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital, Inc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4973863	Email/Text: camanagement@mtb.com	Oct 19 2022 18:37:00	M & T Bank, Po Box 844, Buffalo, NY 14240
5016305	Email/Text: camanagement@mtb.com	Oct 19 2022 18:37:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4973864	+ Email/Text: bknotice@ercbpo.com	Oct 19 2022 18:37:00	M&T Bank, c/o ERC, PO Box 57610, Jacksonville, FL 32241-7610
4973866	+ Email/Text: bankruptcy@marinerfinance.com	Oct 19 2022 18:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5004064	+ Email/Text: pasi_bankruptcy@chs.net	Oct 19 2022 18:37:00	Memorial Hospital of York, C/O PASI, PO Box 188, Brentwood, TN 37024-0188
4973869	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 18:37:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
4999314	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 18:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

4998626	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 18:37:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO BOX 2011, Warren, MI 48090-2011
4973873	+ Email/Text: bankruptcynotices@psecu.com	Oct 19 2022 18:37:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4973877	Email/Text: info@phoenixfinancialsvcs.com	Oct 19 2022 18:37:00	Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236
4973879	EDI: PRA.COM	Oct 19 2022 22:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
4982608	EDI: PRA.COM	Oct 19 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4974842	+ EDI: RECOVERYCORP.COM	Oct 19 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4973880	Email/Text: pasi_bankruptcy@chs.net	Oct 19 2022 18:37:00	Professional Account Services Inc, PO Box 188, Brentwood, TN 37024
5008806	+ Email/Text: bankruptcynotices@psecu.com	Oct 19 2022 18:37:00	PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
5014788	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2022 18:47:35	Pinnacle Credit Services, LLC its successors and, assigns as assignee of North Star, Capital Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5018015	EDI: Q3G.COM	Oct 19 2022 22:43:00	Quantum3 Group LLC as agent for, Cascade Capital LLC Series A, PO Box 788, Kirkland, WA 98083-0788
5162123	+ Email/Text: bncmail@w-legal.com	Oct 19 2022 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
5162122	+ Email/Text: bncmail@w-legal.com	Oct 19 2022 18:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
4973881	+ EDI: RMSC.COM	Oct 19 2022 22:43:00	Synch/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4973882	+ EDI: RMSC.COM	Oct 19 2022 22:43:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4973883	+ EDI: RMSC.COM	Oct 19 2022 22:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4973884	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 19 2022 18:37:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
4995363	EDI: AIS.COM	Oct 19 2022 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
4973886	+ EDI: VERIZONCOMB.COM	Oct 19 2022 22:43:00	Verizon, Verizon Wireless Bankruptcy Adminis, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
4973885	+ EDI: VERIZONCOMB.COM	Oct 19 2022 22:43:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
4973887	Email/Text: kcm@yatb.com	Oct 19 2022 18:37:00	York Adams Tax Bureau, 1405 N. Duke Street, PO Box 15627, York, PA 17405-0156

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0314-1  
Date Rcvd: Oct 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 4 of 4  
Total Noticed: 66

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Steven P Miner	on behalf of Debtor 1 Peter J. Comerota sminer@cklegal.net mrenno@cklegal.net
Steven P Miner	on behalf of Debtor 2 Stacy L. Comerota sminer@cklegal.net mrenno@cklegal.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Peter J. Comerota

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3676

EIN --

Debtor 2

Stacy L. Comerota

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6053

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-04046-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter J. Comerota

Stacy L. Comerota

By the  
court:10/19/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**